All obligations incurred during the semester must be paid before the semester examinations. No academic credentials (grades, transcripts of record, or diploma) will be issued to the student until all university bills are paid.

Students are responsible for all charges on the student account, including all fees and fines. The institution reserves the right to refer uncollected account balances to a collection agency. If a period of 60 days passes without any activity on an account with an unpaid balance, a 30-day notice letter is sent to the student. If no payment is received within the 30 days, the account is placed in collections. The student will be responsible for any attorney fees and/or costs associated with the collection of the unpaid balance. A delinquent account may be reported to major credit bureaus.

The general process of inflation, which produces an increased cost of living, bears a special weight on the institution, and it is likely that this will make necessary an increase in student fees from time to time. Therefore, the institution reserves the right to change fees as well as deferred payment and collection procedures at any time.

All charges to students are subject to subsequent audit and verification. Errors will be corrected by appropriate additional charges or refunds.

**Insurance (Traditional Students Only)**

All full-time traditional undergraduate students attending King are automatically enrolled in the Student Accident Insurance Plan (SAIP). The policy is in effect for the academic year and covers accidents anywhere, not just on campus. The fee for this coverage will be charged to the student’s account and may NOT be waived.

The cost of the SAIP for students entering the 2015 Fall Semester will be $206.

**Traditional Boarding Fees and Meals**

All students living in university residence halls must pay boarding fees and should take their meals in the Dining Hall. There are two (2) Residential Meal Plans to choose from and plans include Dining Dollars which can be used in the King’s Den. Information on both plans can be obtained in the Dining Hall. Students with off-campus employment conflicts, or with special dietary needs as prescribed by a medical doctor, may request a meeting with the Vice President for Student Affairs and the Director of Dining Services to discuss possible accommodations.
Commuter & GPS Meal Plans
There are four (4) Commuter & GPS Meal Plans available, and each plan includes Dining Dollars which can be used in the King’s Den. Information on these plans can be obtained in the Dining Hall.

Payment Online
King offers online services for your convenience in making payments on your student account. You may access the system at https://payments.king.edu.

A student will enter his/her student number, found on the King ID card or on his/her student portal account. The student will then enter credit card information, including expiration date and security code. Once a student clicks “submit,” the payment will be credited to the student account.

Payment by Check
When paying by check, a student expressly authorizes his/her account to be electronically debited or bank drafted for the amount of the check plus any applicable fees. The use of a check for payment is acknowledgement and acceptance of this policy and its terms and conditions.

If a student’s check is returned for insufficient funds, it is handled through Check Velocity and is converted into an ACH item, which is electronically re-presented to the account on which the check is drawn. Check Velocity will charge the check writer’s account the state-regulated NSF fee to cover the cost of collection. If the ACH item does not clear the account as presented by Check Velocity, the check will be returned to King. The institution reserves the right to charge a collection fee of $25 on any returned check. Repeated returned checks will result in the loss of check cashing privileges in the Business Office.

Deferred Payment Plan
The institution offers as a service to students and their parents a deferred payment plan that allows families to budget educational expenses in four convenient monthly payments. There is no interest charged since this is not a loan. There is a $25 non-refundable enrollment fee per semester. Monthly payments will be automatically debited from the designated bank account or charged to the designated credit card.